

United States Bankruptcy Court
Southern District of Mississippi

In re:
Yolanda Bender
Debtor

Case No. 19-51946-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 08, 2025

User: mssbad
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db	+ Yolanda Bender, 206 Edmonds Kings Rd., Bay Springs, MS 39422-5207
4774669	+ First Bank, 282 E Bay St, Magnolia, MS 39652-2814
4774672	+ Mississippi Title, 104 N 16th Ave, Laurel, MS 39440-4132

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: ATLASACQU	Apr 08 2025 23:45:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4774667	+ Email/Text: bkinfo@ccfi.com	Apr 08 2025 19:48:00	AD ASTRA Recovery, 3607 N. Ridge Rd., Wichita, KS 67205-1230
4812852	EDI: ATLASACQU	Apr 08 2025 23:45:00	Atlas Acquisitions LLC, Assignee of CashNetUSA, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4774666	+ Email/Text: bankruptcy@rentacenter.com	Apr 08 2025 19:48:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
4774668	+ EDI: CAPITALONE.COM	Apr 08 2025 23:45:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4796882	+ EDI: AIS.COM	Apr 08 2025 23:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4804861	+ Email/Text: mhbkr@firstbankonline.com	Apr 08 2025 19:48:00	FirstBank, 520 Summit Hill Drive, Suite 801, Knoxville, TN 37902-2006
4810198	Email/Text: sheri@masinc.org	Apr 08 2025 19:48:00	MERCHANTS ADJUSTMENT SERVICE, PO BOX 7511, 56 N FLORIDA ST, MOBILE, AL 36670
4797053	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 08 2025 19:50:40	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4774671	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 08 2025 19:50:36	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
4774674	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 08 2025 20:02:19	Regional Acceptance Co, Attn: Bankruptcy, Po Box 1487, Wilson, NC 27894-1487
4774673	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 08 2025 20:02:19	Regional Acceptance Co, 9965 San Jose Blvd, Jacksonville, FL 32257-5866
4782603	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 08 2025 20:02:19	Regional Acceptance Corporation, Bankruptcy

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			Section/100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
4774675	+ Email/Text: ssa.bankruptcy@ssa.gov	Apr 08 2025 19:48:00	Social Security Admini, 61 Forsyth St, SW, Ste 20T45, Atlanta, GA 30303-8910
4774676	+ Email/Text: ebone.woods@usdoj.gov	Apr 08 2025 19:48:00	Social Security Admini, c/o U.S. Attorney, 501 E. Court St, Ste 4.430, Jackson, MS 39201-5025
4774677	+ Email/Text: bkinfo@ccfi.com	Apr 08 2025 19:48:00	Speedy Cash, 3611 N. Ridge Rd., Wichita, KS 67205-1214
4785796	+ Email/Text: bkinfo@ccfi.com	Apr 08 2025 19:48:00	Speedy/Rapid Cash, P.O. Box 780408, Wichita, KS 67278-0408
4774678	^ MEBN	Apr 08 2025 19:44:23	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	FirstBank, 520 Summit Hill Drive, Suite 801, Knoxville, TN 37902-2006
4774670	##+	Jason Bender, P.O. Box 1701, Bay Springs, MS 39422-1701

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Yolanda Bender trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Yolanda Bender
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **19-51946-KMS**

Social Security number or ITIN **xxx-xx-1225**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yolanda Bender

Dated: 4/8/25

By the court: /s/Katharine M. Samson
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.